

Medicare Prescription Drug Benefit (Medicare Part D) Fact Sheet for Dual-Eligibles

Who qualifies for the Medicare Prescription Drug Benefit (Part D)?

All people eligible for Medicare are eligible for the Part D Drug Benefit, including people who are enrolled in the Medicare Part A and Part B programs.

Medicare is a *federal* health insurance program for people over the age of 65 and people who are disabled.

Medicaid is a *state* health insurance program for people of all ages who are poor or disabled.

In New Jersey, there are approximately 140,000 people who are eligible for **both** Medicaid and Medicare. These individuals are referred to as “dual-eligibles.”

These 140,000 dual-eligibles include people with disabilities and people receiving health care services in nursing homes, home- and community-based care waiver programs and in developmental centers and psychiatric hospitals.

When will the Medicare Prescription Drug Benefit start?

The Medicare Prescription Drug Benefit starts on January 1, 2006.

Why do I have to change programs?

The federal law does not allow Medicaid to provide prescription drugs that Medicare will start to offer in January 2006. In order for you to continue to receive prescription drugs, you must take advantage of the new Part D program.

What do I have to do to enroll in the Medicare Drug Benefit?

Nothing. The federal Medicare program will automatically enroll dual-eligibles into a Medicare prescription drug plan this coming fall.

Will all of my drugs be covered by Medicare?

Unfortunately, this is not an easy answer. Medicare will automatically enroll dual-eligibles into a Medicare prescription drug plan, but you may switch plans based on what best meets your needs. No matter what plan you are assigned to or you select you should consult with your physician and pharmacist so you get the prescriptions that are medically necessary. **In New Jersey, medications that your physician says are medically necessary but the Medicare plans won't cover will be covered by Medicaid.**

What else should I know about the Medicare Drug Benefit?

Starting January 2006, there will be a co-pay for each prescription you pick up. Depending on your income, the co-pays will range between \$1-2 for a generic drug and \$3-5 for a brand name drug. **In New Jersey the cost of the co-pay for dual eligibles will be paid by the state.**

How can I learn more?

You should pay attention to what you receive in the mail. The New Jersey Department of Human Services and the federal Medicare program will be sending important information this summer and fall including a “Medicare & You” 2006 handbook. If you have internet access you can find more information about the program. Here are some useful web sites:

www.medicare.gov

www.familiesusa.org

www.kff.org

Who do I call if I have a problem with the Medicare Drug Benefit?

You should call the Medicare hotline toll free at 1-800-MEDICARE (1-800-633-4227) or the State of New Jersey Medicaid toll free hotline at 1-800-356-1561.